



Laid-off workers worry about making rent payments; here's what renters can do

By Jackie Winchester | March 27, 2020

Some people who rent their homes and have been laid off are worried about making their rent payments.

One out of every four to five people in Southwest Florida are renters, and right now, keeping a roof over their head is top of mind.

While some property managers and landlords are showing their renters sympathy, others aren't.

So, what can you do?

One option: the United Way. It offers emergency or long-term rental assistance to qualified families.

And sometimes, your landlord or property management company will work with you.

Others may not, such as Shannon Tougher's.

She said her Cape Coral property management company sent out a letter reminding tenants they have to pay rent, and she was insulted.

"You know, I know that my rent is due, just like my other bills, my car payment, food, gas and electricity, and I just thought it was really unnecessary," she said.

Tougher is still working at a large grocery store, but her daughter lost her job as a cook.

"I'm pretty much terrified when I go to work. You know, and I... there's nothing I can do about it. It's half of our income," Tougher said.

While they should be able to pay rent for April, the future is unclear.

"My daughter and I even talked about maybe if it came to it, we could pay this month. But next month, who knows what's gonna happen," she said.



Other renters said they're not getting enough communication.

"I've sent an email to the main leasing office," said Dana Raulerson. "I've sent an email to the parent company."

Raulerson is out of work and has applied for unemployment, but under the circumstances, she's hoping her Fort Myers apartment complex can at least waive the late fee or offer a discount or payment plan.

"We're less than a week from the end of the month and they're just saying well, maybe we'll figure something out," Raulerson said.

Tougher and Raulerson said they'd like to see some compassion.

"We just need to show each other a little more respect about our unique situation, that's all," Tougher said.

Many management companies are working with tenants. One sent a questionnaire to see who is hurting so they could determine how to proceed.

The best advice for anyone is to reach out to your bank or landlord to see if they'll work with you.

RESOURCES

- [COAD \(Charlotte County\)](#)
- [United Way of Lee, Hendry, Glades and Okeechobee](#)
- [United Way of Collier County](#)
- [United Way of Charlotte County](#)

Some information from Kody Glazer, legal director for the [Florida Housing Coalition](#):

Are there any already or do you foresee statewide moratoriums going into place on evictions, rent payments or mortgage payments?

There is not currently a statewide moratorium on evictions, rent payments, or mortgage payments and I don't know if we can expect that at this stage. The closest thing we have to a statewide moratorium on evictions was tucked in a Florida Supreme Court Administrative Order this week that suspended the requirement that court clerks issue writs of possession – a requirement for a person or family to be evicted. This order has caused confusion and some



clerks are interpreting it to mean that they merely have the option to issue these writs. Some clerks' offices are continuing to issue writs of possession.

Because there is no clear state directive, right now, everything is done piecemeal at the local level. Whether or not there is an eviction moratorium depends on your city, county, or in some cases, the judicial circuit you live in.

What options do tenants and landlords have right now if payment has become difficult due to the effects of COVID-19?

As for rent and mortgage payments, that depends on the financial institution that holds a mortgage on your property as well as your individual landlord. Most institutions at this point, are halting evictions and foreclosures during this time on properties that they hold a mortgage. The Federal Legislation that is expected to pass (CARES Act) has several eviction and foreclosure protections for properties backed by federal mortgages and subsidies.

If your city, county, or judicial circuit has an eviction moratorium in place, that is a good thing for tenants. However, just because folks aren't getting evicted doesn't mean there is a rent freeze. At some point, when this crisis is over, accrued rent is going to become due. Every county and most municipalities have a SHIP Office that is working to provide rental assistance at this time. Our state's affordable housing programs are uniquely situated to respond to the COVID-19 crisis. If you can't get assistance from the SHIP Office, your community may have nonprofits or philanthropic organizations that may help with rent. Landlords can seek out certain loan offerings and other financial assistance from programs that will be put online in response to this crisis.

Right now, it is key for landlords to work with their tenants to ensure there is a payment plan in place. We are all in this together.

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